

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

HERMAN G DAVIS  
TERESA D DAVIS  
Debtors

Case No. 07-21919

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/21/2007.
- 2) The plan was confirmed on 02/13/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/16/2008, 02/25/2009.
- 5) The case was dismissed on 05/01/2009.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 2,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,920.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,920.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,205.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$273.15
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,478.15**

Attorney fees paid and disclosed by debtor: \$295.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN COLLECTION	Unsecured	376.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	100.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	1,392.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	254.00	238.73	238.73	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	143.17	143.17	0.00	0.00
CALVARY PORTFOLIO SERV	Unsecured	171.00	NA	NA	0.00	0.00
CALVARY PORTFOLIO SERV	Unsecured	126.00	NA	NA	0.00	0.00
CALVARY PORTFOLIO SERV	Unsecured	109.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	943.00	943.35	943.35	0.00	0.00
CAPITAL ONE BANK	Unsecured	198.00	198.61	198.61	0.00	0.00
COLLECTION CO OF AMERICA	Unsecured	154.00	NA	NA	0.00	0.00
COMCAST	Unsecured	437.24	NA	NA	0.00	0.00
COMED	Unsecured	4,315.85	3,966.08	3,966.08	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	437.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	212.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	169.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	93.00	NA	NA	0.00	0.00
CREDITOR PROTECTION ASSOC	Unsecured	475.00	NA	NA	0.00	0.00
CREDITORS ALLIANCE INC	Unsecured	435.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SVC	Unsecured	381.00	NA	NA	0.00	0.00
DRIVE FINANCIAL SERVICES	Secured	NA	NA	NA	0.00	0.00
DRIVE FINANCIAL SERVICES	Secured	1,175.00	1,175.00	1,175.00	1,175.00	0.00
DRIVE FINANCIAL SERVICES	Unsecured	NA	42.95	42.95	0.00	0.00
EMERGENCY HEALTHCARE PHYS	Unsecured	236.00	253.12	253.12	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	520.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	1,071.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	984.72	720.38	720.38	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	205.68	699.49	699.49	266.85	0.00
INTERNAL REVENUE SERVICE	Unsecured	13,000.00	32,162.26	32,162.26	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	12,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,195.00	1,130.82	1,130.82	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MED BUSINESS BUREAU	Unsecured	474.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	5,442.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	100.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	344.00	343.70	343.70	0.00	0.00
MODERN MUSIC	Unsecured	1,206.00	NA	NA	0.00	0.00
MRSI	Unsecured	2,468.00	NA	NA	0.00	0.00
MRSI	Unsecured	707.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	2,522.00	2,522.13	2,522.13	0.00	0.00
OSI COLLECTION SERVICES	Unsecured	903.00	NA	NA	0.00	0.00
PARK DANSAN	Unsecured	63.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	94.00	107.51	107.51	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	712.00	712.71	712.71	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	712.00	NA	NA	0.00	0.00
RMS	Unsecured	320.85	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	401.10	401.10	0.00	0.00
STATE COLLECTION SRV	Unsecured	249.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
USAA INSURANCE COMPANY	Unsecured	3,257.32	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,175.00	\$1,175.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,175.00</b>	<b>\$1,175.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$699.49	\$266.85	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$699.49</b>	<b>\$266.85</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$43,886.62</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,478.15</u>
Disbursements to Creditors	<u>\$1,441.85</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,920.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/22/2009

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.